

# **EXHIBIT H**

Julie —  
Where these 2 cks sent?  
O'Dell Jarvis Mandell LLC  
Dad wants to know

December 21, 2007

John & Lori:

I spoke with Hy Polakoff, Celia Clark, and the folks at Lincoln about your policy. Here are some points to consider:

*Julie  
2 cks  
personal ck*

1. Your trust you created with Celia last year owns a substantial portion of EBI-Repicci, LLC.
2. Your trust is for all living descendants. You have three children and seven grandchildren for a total of 10 annual gift exclusions.
3. At \$12,000 each (annual gift exclusion), you can gift \$120,000 each (\$240,000 between you and Lori) to the trust to pay premiums without any gift tax.
4. You can do this on 12/31/07 and 1/1/08 to maximize premiums paid and minimize gift taxes.
5. There are three premium-paying scenarios that may make sense to you. They are:

Option A – Pay \$240,000 before 12/31/07 and \$240,000 on January 2, 2008. Lincoln will guarantee \$3,100,000 of death benefit if the two of you die now, in 10 years or 45 years from now. This is level and there is no investment risk whatsoever.

Option B – Pay \$240,000 before 12/31/07, \$240,000 on 1/2/08, and another \$240,000 on 1/1/09. Lincoln will guarantee \$4,000,000 of death benefit if the two of you die now, in 10 years or 45 years from now. This is level and there is no investment risk whatsoever.

Option C – Pay \$148,000 before 12/31/07, \$148,000 on 1/2/08, and another \$148,000 on 1/2/09. Lincoln will guarantee \$2,825,000 of death benefit if the two of you die now, in 10 years or 45 years from now. This is level and there is no investment risk whatsoever.

I would recommend either A or B, since you have the gift exclusions.

Let's discuss after Christmas.

Merry Christmas and Happy New Year.

Chris

